

Download Free The White Coat Investor: A Doctor's Guide To Personal Finance And Investing

The White Coat Investor: A Doctor's Guide To Personal Finance And Investing

An outline review of personal finance for physicians.

Doctors and other high income professionals receive little training in personal finance, investing, or business. This book teaches them what they did not learn in school or residency. It includes information on insurance, personal finance, budgeting, buying housing, mortgages, student loan management, retirement accounts, taxes, investing, correcting errors, paying for college, estate planning and asset protection.

Physician Wellness: The Rock Star

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Doctor's Guide teaches doctors how to use psychology to improve their medical practice and their lives.

Patients at Risk: The Rise of the Nurse Practitioner and Physician Assistant in Healthcare exposes a vast conspiracy of political maneuvering and corporate greed that has led to the replacement of qualified medical professionals by lesser trained practitioners. As corporations seek to save money and government agencies aim to increase constituent access, minimum qualifications for the guardians of our nation's healthcare continue to decline—with deadly consequences. This is a story that has not yet been told, and one that has dangerous repercussions for all Americans. With the rate of nurse practitioner and physician assistant graduates exceeding that of physician graduates,

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if you are not already being treated by a non-physician, chances are, you soon will be. While advocates for these professions insist that research shows that they can provide the same care as physicians, patients do not know the whole truth: that there are no credible scientific studies to support the safety and efficacy of non-physicians practicing without physician supervision. Written by two physicians who have witnessed the decline of medical expertise over the last twenty years, this data-driven book interweaves heart-rending true patient stories with hard data, showing how patients have been sacrificed for profit by the substitution of non-physician practitioners. Adding a dimension neglected by modern healthcare critiques such as *An American Sickness*, this book provides a

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roadmap for patients to protect themselves from medical harm.

WORDS OF PRAISE and REVIEWS

Al-Agba and Bernard tell a frightening story that insiders know all too well. As mega corporations push for efficiency and tout consumer focused retail services, American healthcare is being dumbed down to the point of no return. It's a story that many media outlets are missing and one that puts you and your family's health at real risk. --John Irvine, Deductible Media Laced with actual patient cases, the book's data and patterns of large corporations replacing physicians with non-physician practitioners, despite the vast difference in training is enlightening and astounding. The authors' extensively researched book methodically lays out the problems of our changing medical care landscape

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and solutions to ensure quality care.

--Marilyn M. Singleton, MD, JD A masterful job of bringing to light a rapidly growing issue of what should be great concern to all of us: the proliferation of non-physician practitioners that work predominantly inside algorithms rather than applying years of training, clinical knowledge, and experience. Instead of a patient-first mentality, we are increasingly met with the sad statement of Profits Over Patients, echoed by hospitals and health insurance companies. --John M. Chamberlain, MHA, LFACHE, Board Chairman, Citizen Health A must read for patients attempting to navigate today's healthcare marketplace.

--Brian Wilhelmi MD, JD, FASA
Women & Money (Revised and Updated)

How to Think about Money

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A Physician's Guide to Negotiating a Fair Employment Agreement

An Insider's Guide to Real Estate Partnerships, Funds, Joint Ventures and Crowdfunding

The Smartest Money Book You'll Ever Read

The Simple Path to Wealth

A Doctor's Reflections on Race and Medicine

Twenty benefits from the three-fund total market index portfolio. The Bogleheads' Guide to The Three-Fund Portfolio describes the most popular portfolio on the Bogleheads forum. This all-indexed portfolio contains over 15,000 worldwide securities, in just three easily-managed funds, that has outperformed the vast majority of both professional and amateur investors. If you are a new investor, or an experienced

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investor who wants to simplify and improve your portfolio, The Bogleheads' Guide to The Three-Fund Portfolio is a short, easy-to-read guide to show you how.

How Physicians Can Leverage Their Clinical Skills to Transition to Another Career. By the time they realize their career in clinical medicine isn't everything they thought it would be, many physicians believe they're too invested in their trade to turn back now. Feeling burned out, disengaged, unfulfilled or burdened by high student debt or compensation

incommensurate with the demands of their job, they may feel trapped, without options and with nowhere to turn. In her book, 50 NONCLINICAL CAREERS FOR PHYSICIANS: FULFILLING, MEANINGFUL, and LUCRATIVE ALTERNATIVES TO

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DIRECT PATIENT CARE, preventive medicine physician Sylvie Stacy offers physicians an escape from that bleak "trap" by identifying numerous nonclinical career options that could align with their skillsets and individual financial situation. While providing an escape from the stressors of clinical medicine, the book also allays much of the potential guilt associated with "selling out" their chosen profession or abandoning patients by explaining how each physician's training and talents directly translate to patient care outside of clinical medicine. The value of 50 NONCLINICAL CAREERS FOR PHYSICIANS is in its actionable advice, including how to market yourself in job applications and interviews, and the abundance of detail it provides - including responsibilities, range of

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compensation and stress levels - to help readers decide which alternative career is the best fit for them. And while other authors encourage physicians to start their own business, Stacy focuses on full-time positions that don't require the reader to begin their own consulting business or find their own clients.

Achieve financial peace of mind with the million-copy #1 New York Times bestseller, now revised and updated, featuring an entirely new Financial Empowerment Plan and a bonus chapter on investing. The time has never been more right for women to take control of their finances. The lessons, revelations, and shocks of the past few years have made it clear that standing in our truth is the only way to care for ourselves, our families, and our finances. With her signature mix of

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insight, compassion, and practical advice, Suze equips women with the financial knowledge and emotional awareness to overcome the blocks that have kept them from acting in the best interest of their money—and themselves. Whether you are single or in a committed relationship, a successful professional, a worker struggling to make ends meet, a stay-at-home parent, or a creative soul, Suze offers the possibility of living a life of true wealth, a life in which you own the power to control your destiny. At the center of this fully revised and updated edition, Suze presents an all-new Financial Empowerment Plan, designed to get you to a place of emotional and financial security as quickly as possible—because the most precious commodity women have is time. Divided into four essential

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components, the plan will teach you how to • Protect yourself • Spend smart • Build your future • Give to others Also included is a bonus chapter on investing—for those who are living by Suze's unbreakable financial ground rules and ready to learn how to invest with confidence. *Women & Money* speaks to every mother, daughter, grandmother, sister, and wife. It gives readers the opportunity to tap into Suze's unique spirit, people-first wisdom, and unparalleled appreciation that for women, money itself is not the end goal. It's the means to living a full and meaningful life.

In *Physician Suicide Letters- Answered*, Dr. Wible exposes the pervasive and largely hidden medical culture of bullying, hazing, and abuse that claims the lives of countless

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medical students, doctors, and patients. Now-for the first time released to the public-here are private letters and last words from our doctors who could no longer bear the pain of an abusive medical system. What you don't know about medical training and culture can kill you. Dr. Wible takes you behind the white coat and into the mind, heart, and soul of our doctors- and provides answers.

Preparing for Prosperity, Armageddon, and Everything in Between
The Physician's Guide to Personal Finance

The Elements of Investing
Physician Suicide Letters Answered
Easy Lessons for Every Investor
An Insider's Guide to Investing in Passive Real Estate Syndications
The Coffeehouse Investor

I met Bob Doroghazi when

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he dropped the first draft of his manuscript of The Physician's Guide to Investing: A Practical Approach to Building Wealth at my office. I will have to admit I was a bit skeptical: a physician writing a book on investments? During that first meeting with Bob, it became evident that he had been a successful physician and a successful investor, so I agreed to take a look at the book. I was in for a pleasant surprise.

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Bob's manuscript was easy to read and had specific advice useful to physicians, interspersed with lots of practical tidbits for any investor. Having written three college-level finance and investment texts, I was excited to be in on a project aimed at offering practical investment advice to a more general, yet specialized, audience. I had high expectations for the book and am pleased to say that I

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believe Bob has delivered a book that every physician interested in building wealth and protecting assets should read. Bob is a straight shooter; he tells it like he sees it in his book. Some doctors might be indignant on reading his statements, such as "Physicians sometimes have no idea of their limitations. This type of arrogance and ego can result in investing disaster." However, if you do have these

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limitations (and most professionals, even college professors, do), then reading Bob's book will help you recognize situations in which they can lead to poor investment decisions.

"Financial Freedom Rx is a book directed toward physicians and their unique financial situation. This book provides specific guidance on where you should put your next dollar depending on where you are financially in life. The

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goal is to help readers achieve financial independence and peace of mind" --

A simple guide to a smarter strategy for the individual investor A Wealth of Common Sense sheds a refreshing light on investing, and shows you how a simplicity-based framework can lead to better investment decisions. The financial market is a complex system, but that doesn't mean it requires a complex strategy; in fact, this false premise

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is the driving force behind many investors' market "mistakes."

Information is important, but understanding and perspective are the keys to better decision-making. This book describes the proper way to view the markets and your portfolio, and show you the simple strategies that make investing more profitable, less confusing, and less time-consuming. Without the burden of short-term

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performance benchmarks, individual investors have the advantage of focusing on the long view, and the freedom to construct the kind of portfolio that will serve their investment goals best. This book proves how complex strategies essentially waste these advantages, and provides an alternative game plan for those ready to simplify. Complexity is often used as a mechanism for talking investors into

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unnecessary purchases, when all most need is a deeper understanding of conventional options. This book explains which issues you actually should pay attention to, and which ones are simply used for an illusion of intelligence and control. Keep up with—or beat—professional money managers Exploit stock market volatility to your utmost advantage Learn where advisors and consultants fit into smart strategy Build a

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portfolio that makes sense for your particular situation You don't have to outsmart the market if you can simply outperform it. Cut through the confusion and noise and focus on what actually matters. A Wealth of Common Sense clears the air, and gives you the insight you need to become a smarter, more successful investor. The Bogleheads are back-with retirement planning advice for those who need it! Whatever your

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current financial situation, you must continue to strive for a viable retirement plan by finding the most effective ways to save, the best accounts to save in, and the right amount to save, as well as understanding how to insure against setbacks and handle the uncertainties of a shaky economy. Fortunately, the Bogleheads, a group of like-minded individual investors who follow the general investment and business

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beliefs of John C. Bogle, are here to help. Filled with valuable advice on a wide range of retirement planning issues, including some pearls of wisdom from Bogle himself, The Bogleheads' Guide to Retirement Planning has everything you need to succeed at this endeavor. Explains the different types of savings accounts and retirement plans Offers insights on managing and funding your retirement accounts Details

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efficient withdrawal
strategies that could
help you maintain a
comfortable retirement
lifestyle Addresses
essential estate
planning and gifting
issues With The
Bogleheads' Guide to
Retirement Planning,
you'll discover exactly
what it takes to secure
your financial future,
today.

Physician Wellness
How to Build Wealth,
Ignore Wall Street, and
Get On with Your Life
A Hospice Doctor's

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Advice on Financial
Independence, Building
Wealth, and Living a
Regret-Free Life
The Review Book for the
Class You Never Had in
Medical School
A Wealth of Common Sense

Why Simplicity Trumps
Complexity in Any
Investment Plan

This book is everything
you need to plan for your
financial future and avoid
paying tens of thousands
of dollars to a financial
advisor. A financial plan
will guide you during good

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and bad times, ups and downs of the market, job changes, and financial setbacks. Creating a financial plan is not all about money, budgeting, and investing. It's about enabling you to live the life you truly want. As you progress through your career in medicine, you have never been taught how to prepare for a healthy financial future, leaving you vulnerable to being sold products you don't need or working so hard that you experience burnout. Physicians are the smartest people on the

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planet when it comes to medicine, so why not finances too? Let's change the dynamic between money and medicine and help you live your ideal life.

"In the dark, bewildering, trap-infested jungle of misinformation and opaque riddles that is the world of investment, JL Collins is the fatherly wizard on the side of the path, offering a simple map, warm words of encouragement and the tools to forge your way through with confidence. You'll never find a wiser advisor with a bigger

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heart." -- Malachi Rempen: Filmmaker, cartoonist, author and self-described ruffian This book grew out of a series of letters to my daughter concerning various things-mostly about money and investing-she was not yet quite ready to hear. Since money is the single most powerful tool we have for navigating this complex world we've created, understanding it is critical. "But Dad," she once said, "I know money is important. I just don't want to spend my life thinking about it." This

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was eye-opening. I love this stuff. But most people have better things to do with their precious time. Bridges to build, diseases to cure, treaties to negotiate, mountains to climb, technologies to create, children to teach, businesses to run. Unfortunately, benign neglect of things financial leaves you open to the charlatans of the financial world. The people who make investing endlessly complex, because if it can be made complex it becomes more profitable for them, more expensive

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for us, and we are forced into their waiting arms. Here's an important truth: Complex investments exist only to profit those who create and sell them. Not only are they more costly to the investor, they are less effective. The simple approach I created for her and present now to you, is not only easy to understand and implement, it is more powerful than any other. Together we'll explore: Debt: Why you must avoid it and what to do if you have it. The importance of having F-you Money. How to think about

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money, and the unique way understanding this is key to building your wealth.

Where traditional investing advice goes wrong and what actually works. What the stock market really is and how it really works. Why the stock market always goes up and why most people still lose money investing in it. How to invest in a raging bull, or bear, market. Specific investments to implement these strategies. The Wealth Building and Wealth Preservation phases of your investing life and

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why they are not always tied to your age. How your asset allocation is tied to those phases and how to choose it. How to simplify the sometimes confusing world of 401(k), 403(b), TSP, IRA and Roth accounts. TRFs (Target Retirement Funds), HSAs (Health Savings Accounts) and RMDs (Required Minimum Distributions). What investment firm to use and why the one I recommend is so far superior to the competition. Why you should be very cautious when engaging an investment advisor and

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whether you need to at all. Why and how you can be conned, and how to avoid becoming prey. Why I don't recommend dollar cost averaging. What financial independence looks like and how to have your money support you. What the 4% rule is and how to use it to safely spend your wealth. The truth behind Social Security. A Case Study on how this all can be implemented in real life. Enjoy the read, and the journey!

Strategies that are effective and legal for

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putting one's assets safely out of reach In today's increasingly litigious world, the shielding of assets has become a prominent issue for financial planners, business owners, and high-net-worth individuals. Asset Protection details methods that are both legally and morally legitimate for protecting one's assets from creditors, lawsuits, and scams. Bringing economic common sense and legitimacy to an area that is drowning in gimmickry, two of today's top lawyers

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examine the fundamental issues in this growing area, avoiding dense legalese to make the book accessible to anyone. Asset Protection covers everything readers want to know about: Establishing an effective asset protection program Today's most popular, established strategies Newer strategies that are still being resolved by the courts Written by a practicing emergency physician, The White Coat Investor is a high-yield manual that specifically deals with

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the financial issues facing medical students, residents, physicians, dentists, and similar high-income professionals. Doctors are highly-educated and extensively trained at making difficult diagnoses and performing life saving procedures. However, they receive little to no training in business, personal finance, investing, insurance, taxes, estate planning, and asset protection. This book fills in the gaps and will teach you to use your high income to escape from

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your student loans, provide for your family, build wealth, and stop getting ripped off by unscrupulous financial professionals. Straight talk and clear explanations allow the book to be easily digested by a novice to the subject matter yet the book also contains advanced concepts specific to physicians you won't find in other financial books. This book will teach you how to: Graduate from medical school with as little debt as possible Escape from student loans within two

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to five years of residency graduation Purchase the right types and amounts of insurance Decide when to buy a house and how much to spend on it Learn to invest in a sensible, low-cost and effective manner with or without the assistance of an advisor Avoid investments which are designed to be sold, not bought Select advisors who give great service and advice at a fair price Become a millionaire within five to ten years of residency graduation Use a "Backdoor Roth IRA" and "Stealth IRA" to boost

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your retirement funds and decrease your taxes

Protect your hard-won assets from professional and personal lawsuits

Avoid estate taxes, avoid probate, and ensure your children and your money go where you want when you die

Minimize your tax burden, keeping more of your hard-earned money

Decide between an employee job and an independent contractor job

Choose between sole proprietorship, Limited Liability Company, S Corporation, and C Corporation

Take a look at

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the first pages of the book by clicking on the Look Inside feature

Praise For The White Coat Investor

"Much of my financial planning practice is helping doctors to correct mistakes that reading this book would have avoided in the first place." - Allan S. Roth, MBA, CPA, CFP(R), Author of How a Second Grader Beats Wall Street

"Jim Dahle has done a lot of thinking about the peculiar financial problems facing physicians, and you, lucky reader, are about to reap

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the bounty of both his experience and his research." - William J. Bernstein, MD, Author of The Investor's Manifesto and seven other investing books "This book should be in every career counselor's office and delivered with every medical degree." - Rick Van Ness, Author of Common Sense Investing "The White Coat Investor provides an expert consult for your finances. I now feel confident I can be a millionaire at 40 without feeling like a jerk." - Joe Jones, DO "Jim Dahle

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has done for physician financial illiteracy what penicillin did for neurosyphilis." - Dennis Bethel, MD "An excellent practical personal finance guide for physicians in training and in practice from a non biased source we can actually trust." -

Greg E Wilde, M.D Scroll up, click the buy button, and get started today!

The Rise of the Nurse Practitioner and Physician Assistant in Healthcare
How Medical and Dental Students Can Secure Their Financial Future
Millionaire Women Next

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Everything You Need to Know About Growing, Spending, and Enjoying Your Money

The Bogleheads' Guide to Investing

The Bogleheads' Guide to Retirement Planning

The Investor's Manifesto

Praise for THE ELEMENTS OF INVESTING "A common misperception is that successful investing requires a ton of money, a complicated portfolio, or a detailed understanding of where the markets are headed next. The truth is, sometimes the simplest approach is the toughest to beat. Charley Ellis and Burt Malkiel do a masterful job in The

Elements of Investing of laying out clear, simple rules that any investor can follow to grow their wealth over time." —TIM

BUCKLEY, Vanguard Chairman & CEO "These noted authors have distilled all you need to know about investing into a very small package. The best time to read this book is when you turn eighteen (or maybe thirteen) and every year thereafter." —HARRY MARKOWITZ, Nobel Laureate in Economics 1990 "Struggling to find money to save? Befuddled by the bewildering array of investment choices? As you venture into the financial markets for the first time, it's helpful to have a trusted guide—and, in Charley Ellis and Burt Malkiel, you have two of the

finest." —JONATHAN CLEMENTS, author of The Little Book of Main Street Money "No one knows more about investing than Charley Ellis and Burt Malkiel, and no one has written a better investment guide. These are the best basic rules of investing by two of the world's greatest financial thinkers." —CONSUELO MACK, Anchor and Managing Editor, Consuelo Mack WealthTrack

Get Your Career Off on the Right Track! Everything Physicians Need to Know About Employment Contracts COMPENSATION AND BENEFITS *Dangers of productivity compensation *Common incentive compensation formulas - what needs to be included *Benefits to

look out for in addition to your compensation *How to determine if you are "disabled," and how the employer should NOT be able to make this determination *What the employer can, and can't negotiate as far as benefits *Stark law traps, and how to avoid them RESTRICTIVE COVENANTS *What's really important in restrictive covenants, and what isn't worth negotiating over *Minimizing the impact of a restrictive covenant *How you can be released from a restrictive covenant *Negotiation strategies in buy-outs of restrictive covenants CALL COVERAGE *The language you must have DEFINING WHAT IS EXPECTED OF YOU *Patient contact hours expectations *What

flexibility an employer will demand THE TERM OF THE AGREEMENT *Issues with hospital and managed care credentialing, and how to work around them *Grounds for termination *"Without cause" termination issues OTHER ISSUES IN AGREEMENTS TO WATCH OUT FOR *Medical record issues *Assignment of location of service *Budgetary weasel language to avoid *Malpractice issues in common provisions MALPRACTICE INSURANCE *The types of coverage, and the significance when you leave *Need for "tail coverage" *How to minimize the devastating cost of "tail coverage" PRIVATE PRACTICE ISSUES *Time to ownership

****Concerns with "guaranteed" ownership
*Costs of the buy-in
*Methodologies for determining the buy-in, and the pros and cons of each
*Why a cheap buy-in may not be in your best interest
*What provisions are absolutely vital in regard to future ownership***

Investing in Real Estate Private Equity is your practical guide to investing in real estate through private offerings with established companies. The passive investment strategies for wealth building and income generation described in this book have traditionally been used by some of the world's most sophisticated institutional investors, but are now available to nearly everyone thanks to recent regulatory changes. This handbook will

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guide you through the process of building your own diversified real estate portfolio by identifying and making investments with established and experienced private real estate operators. This is NOT another get-rich-quick real estate fix & flip scheme. You will NOT be encouraged to sign up for conferences or clubs to learn a no-money-down investment strategy. This IS a practical guide meant to help you avoid common mistakes and navigate more skillfully through an often byzantine industry. You will learn:- What a private real estate investment is; the mechanics of syndicates, funds, and crowdfunding- Fundamentals of basic real estate evaluation- How to evaluate operators and

investments- Fees, incentives, and other loads- Common terms and structures- Strategies to evaluate and manage risk- How to create and execute a personalized investment strategyMost people underestimate the time requirements, complexity, risk, and general brain damage involved with buying real estate directly. Thankfully, private real estate investments provide most of the same benefits as direct ownership, while taking advantage of established real estate companies' years of experience, market knowledge, industry reputation, negotiating leverage, and expertise. Even better, they allow investors to diversify their investment allocation across a range of real

estate product types (multifamily, retail, office, self-storage, etc.) and throughout the capital stack (equity, debt, mezzanine, and preferred equity), all while working with specialists in each strategy. Written by an experienced practitioner with over \$1 billion in transactional experience, this book challenges conventional wisdom and provides an inside look into how the industry actually works. Using the practical tips and strategies found here, you can build your own unique real estate portfolio, manage risk, avoid common mistakes, hopefully make money, and perhaps even have some fun along the way. Even the best and brightest doctors lack a financial

education. And that's why so many high-income earners eventually face a career crisis. Now there is a remedy for medical and other veteran and aspiring professionals-and it does not require predicting or investing in the stock market.

THE PASSIVE INCOME PHYSICIAN is the story of a former U.S. Navy veteran who became an emergency medicine physician only to realize his profession was causing personal harm. Thomas Black MD found a solution for his career dissatisfaction by trusting a passion for real estate investing that he'd nurtured while in residency. His transformation from ER doctor to the founder of an asset management firm with

over \$40 million in holdings is one part memoir, one part whistleblower-over 50 percent of America's doctors report -burn out--and a generous portion of financial makeover expert. You'll learn how to rethink your plan for an abundant future. In various financial market interviews, the author has said his mission is to help other professionals get their money on track. -Real estate investing is my passion because it is also my salvation. It is not enough to be 'rich.' Wealth is freedom. It gives us choices and removes a lot of stress.- THE PASSIVE INCOME PHYSICIAN reveals how well-paid professionals waste money by investing in common but unreliable paper assets. The book

also provides evidence-based solutions for expanding net worth. 1 Critical Failure 2 A Zeal for Excellence 3 Rejecting Inexperience 4 Flawed Thinking 5 First House 6 Buying in Houston 7 Follow Your Heart 8 What's the Catch? 9 Family Owned 10 To Manage or Not To Manage 11 No Turning Back 12 Rolling It Over 13 Managing Assets 14 Class Action 15 Mass Appeal: A Cautionary Tale 16 Life in Storage 17 Decreasing Risk 18 Satisfaction: Retiring Old Ideas
The White Coat Investor's Financial Boot Camp
How YOU Can Create Freedom Through Passive Income Investing
The Passive Income Physician
50 Nonclinical Careers for

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Physicians: Fulfilling, Meaningful, and Lucrative Alternatives to Direct Patient Care

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The Physician's Guide to Investing

Asset Protection

The New York

Times–bestselling author of *The Millionaire Next Door* reveals the spending and saving habits of financially successful women. *Millionaire Women Next Door* presents a variety of groundbreaking concepts involving the personality, lifestyle, motives, beliefs, and

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spending habits of economically successful American businesswomen. Most of these women report being raised in nurturing family environments. They were trained not only to succeed financially but also to be generous in giving to noble causes. Stanley asks, "How did these businesswomen become millionaires? They did it by doing more of the key activities and achieving better results than most of their male counterparts." Praise for Thomas J. Stanley's *The Millionaire Mind* "A very

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good book that deserves to be well read." –The Wall Street Journal "Worth every cent . . . It's an inspiration for anyone who has ever been told that he wasn't smart enough or good enough." –Associated Press "A high IQ isn't necessarily an indicator of financial success . . . Stanley tells us that the typical millionaire had an average GPA and frugal spending habits—but good interpersonal skills." –Entertainment Weekly "Ideas bigger than the next buck." –Orlando Sentinel

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Want to invest in real estate but don't have the time? Outsource your investments with passive syndications! Even if you don't have time to be in the trenches, you can still add real estate to your investment portfolio. Syndication deals provide an avenue to invest in real estate without tenants, toilets, or trash--and this comprehensive guide will teach you to invest in private offerings the right way. Syndications are to real estate like mutual funds are to

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stocks: A typical deal involves multiple investors passively financing a fund, while a manager is responsible for picking the real estate and managing the portfolio. Author Brian Burke, a syndications insider with decades of experience with forming and managing syndication funds, will show you how to evaluate sponsors, opportunities, and offerings so you can pick the right sponsors and achieve the highest odds of a favorable outcome. Inside, you'll learn: How

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to find real estate syndication investment sponsors--and how to evaluate them to find the best possible opportunities The practical skills you need to understand income, cash flow projections, and investor waterfalls Red flags to look for and tricks that syndication sponsors can play How various debt options affect risk and return The biggest and most common underwriting mistakes that sponsors make The important difference between identified asset

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syndications and blind pool funds Typical sponsor fees and profit splits The tax implications of syndication investments and how to implement a proper reporting strategy How to measure alignment of interest, judge performance projections, and more!

There are those who think the goal of investing is to beat the market and amass as much wealth as possible, that street smarts and hard work ensure investment success, and that the road to happiness is paved with

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more of everything. And then there are those who get it. Want a more prosperous, less stressful financial life? Jonathan Clements, longtime personal finance columnist for The Wall Street Journal, is here to help. His goal: to provide readers with a coherent way to think about their finances, so they worry less about money, make smarter financial choices and squeeze more happiness out of the dollars that they have. How to Think About Money is built around five key ideas:

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Money can buy happiness, but we need to spend with great care. Most of us will enjoy an extraordinarily long life--and that has profound financial implications. We are hardwired for financial failure, so sensible money management takes great mental strength. We need to bring order to our financial life--by focusing on our paycheck, or lack thereof. If we want to add to our wealth, we should strive to minimize the subtractions."Now why

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didn't I think of that?
That's what you'll ask yourself after you read Jonathan Clements's fine new book. Its beauty lies in the commonsense and wisdom that is summed up in just five simple steps that will help you to earn your financial independence. Easy to understand, essential to follow."--John C. Bogle, founder, The Vanguard Group"Jonathan Clements brings his intelligence, insight and commonsense to How to Think About Money, which is packed with wisdom and great guidance.

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Read it and reap the rewards in the years and decades ahead."--Eric Tyson, author of Personal Finance for Dummies and Investing for Dummies "How to Think About Money is financial feng shui --a blueprint for harmonizing all the aspects of personal finance into a balanced way of approaching and managing money. I found myself measuring my own attitudes and beliefs against the yardsticks in Jonathan Clements's book, and was pleased to find that we're on the same page. Anyone

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who feels overwhelmed by the challenges of today's world can benefit from Clements's advice on how to make smart financial choices, as well as how to develop, in his words, a 'coherent way to think about their financial life'."--Janet Bodnar, editor, Kiplinger's Personal Finance magazine "Concise, important and true. Jonathan Clements provides you a path not just to better finances, but to a better life."--Terry Burnham, finance professor, Chapman

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University, and author of Mean Markets and Lizard Brains"Jonathan Clements writes so well and thinks so clearly that even financial planning, saving, and wise decisions are almost fun to think through with him as our guide."--Charles Ellis, author of Winning the Loser's Game" In How to Think About Money, Jonathan Clements, one of the premier financial writers of our times, provides readers with a roadmap for a successful financial life. It's an easy read that can result

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in changing the way readers look at investing and life. Read it and reap."--Mel Lindauer, Forbes.com columnist and co-author of The Bogleheads' Guide to Investing and The Bogleheads' Guide to Retirement

Planning"Jonathan Clements is one of the greatest financial consumer advocates of our time, not only because of his emphasis on a practical and commonsense approach to personal finance, but because his message is delivered in a welcoming,

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easy-to-understand manner.

That approach moves his readers to take the most important step toward winning in the personal-finance world--taking ownership of one's financial life and following that with action."--Peter Mallouk, president of Creative Planning and author of The 5 Mistakes Every Investor Makes and How to Avoid Them

The classic guide to constructing a solid portfolio--without a financial advisor! "With relatively little effort,

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you can design and assemble an investment portfolio that, because of its wide diversification and minimal expenses, will prove superior to the most professionally managed accounts. Great intelligence and good luck are not required." William Bernstein's commonsense approach to portfolio construction has served investors well during the past turbulent decade—and it's what made *The Four Pillars of Investing* an instant classic when it was first published nearly a decade ago. This down-to-

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earth book lays out in easy-to-understand prose the four essential topics that every investor must master: the relationship of risk and reward, the history of the market, the psychology of the investor and the market, and the folly of taking financial advice from investment salespeople. Bernstein pulls back the curtain to reveal what really goes on in today's financial industry as he outlines a simple program for building wealth while controlling risk. Straightforward in its

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presentation and generous in its real-life examples, The Four Pillars of Investing presents a no-nonsense discussion of: The art and science of mixing different asset classes into an effective blend The dangers of actively picking stocks, as opposed to investing in the whole market Behavioral finance and how state of mind can adversely affect decision making Reasons the mutual fund and brokerage industries, rather than your partners, are often your most direct

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competitors Strategies for managing all of your assets—savings, 401(k)s, home equity—as one portfolio Investing is not a destination. It is a journey, and along the way are stockbrokers, journalists, and mutual fund companies whose interests are diametrically opposed to yours. More relevant today than ever, *The Four Pillars of Investing* shows you how to determine your own financial direction and assemble an investment program with the sole goal of building long-term

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wealth for you and your family.

The White Coat Investor's Guide for Students

A Practical Approach to Building Wealth

The Physician's Guide to Achieving Financial Independence

The Bogleheads' Guide to the Three-Fund Portfolio
How a Simple Portfolio of Three Total Market Index Funds Outperforms Most Investors with Less Risk

How to Be a Rock Star Doctor

The Physician

Philosopher's Guide to Personal Finance: The 20%

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Doctors Need to Know to Get 80% of the Results

Do you feel trapped or wish you had more control over your life? What would you do if you had the time and financial means to pursue your wildest dreams? Why Doctors Don't Get Rich is your first step to discover the answer. With Foreword by Robert Kiyosaki, author of Rich Dad Poor Dad, you will discover the wonders of passive income investing and the freedom it creates. Find your path to financial freedom with this beginner's guide to passive income, written by a doctor who has walked in your shoes and wants you to achieve greatness. Written for YOU - this self-help roadmap to wealth takes you on a journey that will transform your relationship with money and transport you to the life you always

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dreamed of.

The definitive story of American health care today—its causes, consequences, and confusions In March 2010, the Affordable Care Act was signed into law. It was the most extensive reform of America's health care system since at least the creation of Medicare in 1965, and maybe ever. The ACA was controversial and highly political, and the law faced legal challenges reaching all the way to the Supreme Court; it even precipitated a government shutdown. It was a signature piece of legislation for President Obama's first term, and also a ball and chain for his second. Ezekiel J. Emanuel, a professor of medical ethics and health policy at the University of Pennsylvania who also served as a special adviser to the White House on health care reform, has written a brilliant diagnostic

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explanation of why health care in America has become such a divisive social issue, how money and medicine have their own—quite distinct—American story, and why reform has bedeviled presidents of the left and right for more than one hundred years. Emanuel also explains exactly how the ACA reforms are reshaping the health care system now. He forecasts the future, identifying six mega trends in health that will determine the market for health care to 2020 and beyond. His predictions are bold, provocative, and uniquely well-informed. Health care—one of America's largest employment sectors, with an economy the size of the GDP of France—has never had a more comprehensive or authoritative interpreter.

Stop working for your money—and put your money to work for you! Tens of

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thousands of readers trust Dan Solin's advice when it comes to investing, managing their portfolios and their 401(k)s, and planning for retirement. Now Solin offers the smartest guide to money management and financial planning yet. From managing your debt, maximizing savings, and making smart decisions about home ownership (or not) to insurance, investing, and retirement, *The Smartest Money Book You'll Ever Read* will be your guide to financial independence for a lifetime—and beyond. Written in the same no-nonsense style as his previous bestsellers, *The Smartest Money Book You'll Ever Read* breaks financial planning and money management into bite-size pieces—with immediately actionable advice. Covering the key tasks in every area of personal finance, Solin shows you how to:

- Analyze your

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money problems and get motivated to solve them • Get out of debt fast, and draw up a budget you can live on—and live with • Blow off useless commission-based advisors and learn to take control of your own financial future • Buy the health/life/disability/auto insurance you need—and only what you need • Invest so that—finally—your money works for you, not someone else Step by simple step, this is advice that you can actually understand and follow. You can avoid debt-addiction and other financial hazards, as well as learn to harness the power of the web to put your money to work. The Smartest Money Book You'll Ever Read is recommended by Mint.com, the world's largest free online financial planning site, for use by its members. However, all of the advice in this book is readily accessible to all readers.

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"This is well-written, accessible and useful, not only for students, residents and new docs but also for seasoned docs struggling with the complexities of today's health care system." -- Jay W. Lee, MD, MPH, FAAFP, President of the California Academy of Family Physicians "I want to give this book to all of my physician patients, especially those who struggle with time management. A must read for any novice practitioner as well as the seasoned physician who needs to reboot their practice." -Steven Cohen, PsyD, The Center for Psychology "How to be a Rock Star Doctor" shows doctors how to get on-stage to achieve clinical and professional success, while avoiding burnout. The key is to follow the Rebekah Bernard's Rock Star rules for running a successful practice that delights patients and delivers financial

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and emotional rewards to the physician. The Rock Star rules teach the physician to: Convey the qualities that are the most important to patients, leading to clinical success Organize and control the office visit to maximize the patient and physician agendas Optimize time management by the use of clinical tools such as the "Problem List" and Evidence-Based-Medicine (EBM) Focus on physician-patient "face-to-face" time to maximize profitability Overcome the challenges of the Electronic Health Record (EHR) on the physician-patient relationship with time-saving methods such as customizable forms Cope with emotionally challenging patients by learning to show empathy, even when you don't feel it Use psychology to maintain your mental health and find work-life balance"

Retire Early with Real Estate

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Surviving a Career Crisis by Expanding Net Worth

The Doctors Guide to Eliminating Debt

The Doctors Guide to Real Estate

Investing for Busy Professionals

The Four Pillars of Investing: Lessons for Building a Winning Portfolio

Patients at Risk

A Comprehensive Guide

Learn what end of life can teach us about the secret to financial

independence and making every

moment count with this life-altering

collection of tips from Dr. Jordan

Grumet, host of the award-winning

Earn & Invest podcast, featuring a

foreword written by Vicki Robin,

coauthor of *Your Money or Your*

Life. Written by a hospice doctor

with a unique front-row seat to the

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regrets of his dying patients, this book will remind you to take stock of life now, before it is too late. The goal of financial independence is to have the economic fuel to live a full life and avoid regret. Taking Stock is your guide to taking control of your finances and investing in yourself. Inside you'll find: The three basic archetypes of building wealth, and how to choose which is right for you Time-hacking techniques to modify your perception of time passing and fill your moments with meaning Tips to invest in education, family, and your own physical and mental health And much more! Don't wait until the last moment to live life to the fullest!

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What You Don't Know About Real Estate Investing Could cause you to miss the greatest opportunity you'll ever have for growing passive income. As a busy professional, you can still have time to buy and manage a real estate investment--if you know how. It's no different from managing any other business: choose what you can do and hire someone to do the rest. With this book, you'll learn how to oversee a property management company and how to manage dozens of units yourself in less than 15 hours a month. In the fourth book of The Doctors Guide series, Dr. Cory S. Fawcett shows you how he managed five apartment complexes as a full-

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time surgeon-and what he learned along the way: -How to evaluate the profit potential of a real estate investment -How to create passive income without the restrictive IRS spending rules of a 401(k) -How the depreciation boosts your rental income "This is the book I wish I had before I started investing in rental properties. Everything a new investor needs to know is in this book." --Dan Lane, Rental Income Podcast "A book written with surgical precision on how to succeed in residential real estate investing." --J. Brant Darby, DDS Dr. Cory S. Fawcett is a consultant, speaker, award-winning author, entrepreneur, and repurposed general surgeon. He

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has been involved in more than two dozen business and real estate ventures. His passion for teaching personal finance and helping doctors lead happy and debt-free lives spans his entire career. His mission is to eliminate burnout, debt, and bankruptcy among physicians, dentists, and others in the healthcare industry through keynote speaking, writing, and one-on-one coaching. Straightforward strategies from a successful young investor In How a Second Grader Beats Wall Street, you'll follow the story of Kevin Roth, an eight-year-old who was schooled in simple approaches to sound investing by his father, seasoned financial planner Allan

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Roth, and discover exactly how simple it can be to become a successful investor. Page by page, you'll learn how to create a portfolio with the widest diversification and lowest costs; one that can move up your financial freedom by a decade and dramatically increase your spending rate during retirement. And all this can be accomplished by using some common sense techniques. Along the way, Kevin and his dad discuss fresh, new approaches to investing, and detail some tried-and-true, but lesser known approaches. They also take the time to debunk the financial myths and legends that many of us accept as true, and show you what it

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really takes to build long-term wealth with less risk. Discusses how to design a portfolio composed of a few basic building blocks that can be "tweaked" to fit your personal needs Addresses how you can reengineer your portfolio in order to stop needlessly paying taxes Reveals how you can increase returns, regardless of which direction the market goes, by picking the "low-hanging fruit" we all have in our portfolios With just a little time and a little work, you can become a better investor. With this book as your guide, you'll discover how a simpler approach to today's markets can put you on the path to financial independence.

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In 1998, after thirteen years of providing investment advice for Smith Barney, Bill Schultheis wrote a simple book for people who felt overwhelmed by the stock market. He had discovered that when you simplify your investment decisions, you end up getting better returns. As a bonus, you gain more time for family, friends, and other pursuits. The Coffeehouse Investor explains why we should stop thinking about top-rated stocks and mutual funds, shifts in interest rates, and predictions for the economy. Stop trying to beat the stock market average, which few "experts" ever do. Instead, just remember three simple principles: Don't put all your

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eggs in one basket. There's no such thing as a free lunch. And save for a rainy day. By focusing more on your passions and creativity and less on the daily ups and downs, you will actually build more wealth—and improve the quality of your life at the same time.

Financial Residency

Reinventing American Health Care

How a Second Grader Beats Wall Street

A 12 Step High-Yield Guide to

Bring Your Finances Up to Speed

How Smart Investing Can Help You

Escape the 9-5 Grind and Do More of What Matters

Black Man in a White Coat

How the Affordable Care Act will

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Improve our Terribly Complex, Blatantly Unjust, Outrageously Expensive, Grossly Inefficient, Error Prone System

"When Damon Tweedy first enters the halls of Duke University Medical School on a full scholarship, he envisions a bright future where his segregated, working class background will become largely irrelevant. Instead, he finds that he has joined a new world where race is front and center. When one of his first professors mistakes him for a maintenance worker, it is a moment that crystallizes the challenges he will face throughout his early career. Making matters worse, in lecture after lecture the common refrain for numerous diseases resounds: "more common in blacks

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than whites." [This book] examines the complex ways in which both black doctors and patients must navigate the difficult and often contradictory terrain of race and medicine"--

Do you know how you'll fund your retirement? It's true that most people won't have nearly enough money to last them for the long run.-Prepare for the climb to retirement using real estate investing-Learn the benefits of real estate investing-Differentiate the potential routes to build wealthBut after you can retire...then what?-Learn how to use real estate income and equity to live in retirement!-Read real-life profiles of investors who used real estate to retire-Put your retirement plan into action!Written by a seasoned real estate investor, landlord, and

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retiree, this book exposes the biggest benefit of retirement: Continue to make passive income while doing MORE with your life!

Too many doctors are carrying perpetual debt and giving away a large chunk of each paycheck as interest to the bank. The Doctors Guide to Eliminating Debt can show you how to pay off debt faster than you imagined-including your house. Being in debt is not a default condition. Understand the real cost and that it's not too late to change the course of your financial life. Being debt-free is empowering, liberating, and invigorating, but most doctors don't realize they can do it without significant sacrifice. If you are feeling trapped by your financial obligations, realize there is a way out.

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In this book, you'll find what you need to know to: --Choose the best path if you are drowning in debt --Recognize biased financial advice --Pay off student loans and your house-faster than you expected --Balance spending, loan repayment, and investing --Make compound interest work for you, instead of against you --Retire sooner than you expected This second book in The Doctors Guide series shows you how to establish control of your money- and ultimately your life.

The White Coat Investor A Doctor's Guide to Personal Finance and Investing White Coat Investor LLC the The White Coat Investor Investing in Real Estate Private Equity Why Doctors Don't Get Rich Taking Stock

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Create Your Financial Life Plan

*Without the Long Hours Or Sleepless
Nights*

Financial Freedom Rx

*Concepts and Strategies for Protecting
Your Wealth*

A timeless approach to investing wisely over an investment lifetime With the current market maelstrom as a background, this timely guide describes just how to plan a lifetime of investing, in good times and bad, discussing stocks and bonds as well as the relationship between risk and return. Filled with in-depth insights and practical advice, The Investor's Manifesto will help you understand the nuts and bolts of executing a lifetime

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investment plan, including: how to survive dealing with the investment industry, the practical meaning of market efficiency, how much to save, how to maintain discipline in the face of panics and manias, and what vehicles to use to achieve financial security and freedom. Written by bestselling author William J. Bernstein, well known for his insights on how individual investors can manage their personal wealth and retirement funds wisely Examines how the financial landscape has radically altered in the past two years, and what investors should do about it Contains practical insights that

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the everyday investor can understand Focuses on the concept of Pascal's Wager- identifying and avoiding worst-case scenarios, and planning investment decisions on that basis With The Investor's Manifesto as your guide, you'll quickly discover the timeless investment approaches that can put you in a better position to prosper over time.

A comprehensive guide to dealing with student loans for physicians, written to concisely cover a complex topic and give you (the premed, medical student, resident, or attending physician) the tools and background you need to handle

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the big investment you've made in yourself. Topics include: -- Borrowing less and minimizing interest accrual during school -- How Federal Loans Work & Federal Repayment Options -- Income-driven repayment (IBR, PAYE, REPAYE, and ICR) -- Federal "Direct" Consolidation -- Forbearance & Deferment -- Public Service Loan Forgiveness -- Maximizing PSLF -- Long-Term Loan Forgiveness & Loan Repayment Programs -- Private Refinancing -- Taxes & Retirement This is the only complete up-to-date book-length treatment of student loans currently available, and it's doubly unique as the only one

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**In medical training, our job is to
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practicing the best possible
medicine for our patients.**

**Unfortunately, medical training
isn't free. With the substantial
debt burden facing graduating
medical students, it has become
increasingly important to know
how to navigate the choppy
waters of personal finance. With
sharks in the water, no training
on personal finance, and little
time to spare on such an
important topic, this short primer
aims to teach you only what you
need to know about personal**

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finance so that you can focus on taking good care of patients. If you are ready to learn how to effectively pay down your student loans, invest efficiently, and achieve financial freedom early in your career - then this book is for you. Feel free to take a look at the introductory portion of the book through the "Look Inside" feature. Here are some of the essential topics you will learn in *The Physician Philosopher's Guide to Personal Finance*:
[?] Investing basics (compound interest, time in the market versus "timing" the market, etc.)
[?] Investing specifics (types of vehicles, solid investment plans, and

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examples) Specifics on how to attack your student loans Paying off debt versus investing (or both) at various stages Asset protection (life, disability, umbrella insurance, etc) Where to get financial advice and identifying where conflicts of interest exist Why lifestyle inflation matters after training and how it can wreck your life Praise for The Physician Philosopher's Guide to Personal Finance: "I have frequently told physicians and dentists that the first really good personal finance and investing book you ever read is likely to be worth \$2 Million to you over the course of your life... This is a \$2 Million

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**book." - James M. Dahle, MD
(The White Coat Investor)"Applying the Pareto principle, Dr. Turner has distilled his substantial knowledge and experience in personal finance into a no-nonsense book that a physician can easily read and understand in one insightful evening." Leif M. Dahleen, MD
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Lessons for Building a Winning Portfolio
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